

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Mandy Joyce Harshberger
 Debtor

Case No. 19-11743-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db +Mandy Joyce Harshberger, 27 Grouse Drive, Denver, PA 17517-9689
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14292608 +Aes/pheaafn, Pob 61047, Harrisburg, PA 17106-1047
 14292609 +Aes/pnc Bank, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
 14292610 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 14292614 +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875
 14321446 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
 14292635 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
 14292644 +USSA Federal Saving Bank/Nationstar, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Ste B,
 Coppell, TX 75019-4620
 14292648 Wellspan Health, PO Box 742688, Cincinnati, OH 45274-2688

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2019 03:12:10
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 13 2019 03:12:34 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14292612 E-mail/Text: bankruptcy@bbandt.com Jul 13 2019 03:11:33 BB&T, Attn: Bankruptcy,
 Po Box 1847, Wilson, NC 27894
 14292611 +EDI: TSYS2.COM Jul 13 2019 07:03:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 14292626 EDI: WFNNB.COM Jul 13 2019 07:03:00 Comenitybank/New York, Attn: Bankruptcy,
 Po Box 18215, Columbus, OH 43218
 14292627 +EDI: NAVIENTFKASMDOE.COM Jul 13 2019 07:03:00 Dept of Ed / Navient, Attn: Claims Dept,
 Po Box 9635, Wilkes-Barre, PA 18773-9635
 14292631 +EDI: FORD.COM Jul 13 2019 07:03:00 Kia Motors Finance Co, Po Box 20825,
 Fountain Valley, CA 92728-0825
 14292632 +E-mail/Text: bncnotices@becket-lee.com Jul 13 2019 03:11:29 Kohls/Capital One,
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 14292633 E-mail/Text: camanagement@mtb.com Jul 13 2019 03:11:35 M & T Bank, PO Box 900,
 Millsboro, DE 19966
 14292641 +EDI: RMSC.COM Jul 13 2019 07:03:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 14292642 +EDI: WTRRNBBANK.COM Jul 13 2019 07:03:00 Target, Attn: Bankruptcy, Po Box 9475,
 Minneapolis, MN 55440-9475
 14292643 +EDI: USAA.COM Jul 13 2019 07:03:00 Usaa Federal Savings Bank, Attn: Bankruptcy,
 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
 14292647 EDI: WFFC.COM Jul 13 2019 07:03:00 Wells Fargo/Preferred, Attn: Bankruptcy, Po Box 6429,
 Greenville, SC 29606
 14292645 +EDI: WFFC.COM Jul 13 2019 07:03:00 Wells Fargo Jewelry Advantage, Attn: Bankruptcy,
 Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14292613 Best Buy/cbna
 14292615* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875
 14292616* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875
 14292617* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875
 14292618* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875
 14292619* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875
 14292620* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875
 14292621* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875
 14292622* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875
 14292623* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875
 14292624* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875
 14292625* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875

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***** BYPASSED RECIPIENTS (continued) *****
14292628* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes-Barre, PA 18773-9635
14292629* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes-Barre, PA 18773-9635
14292630* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes-Barre, PA 18773-9635
14292634* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M & T Bank, PO Box 900, Millsboro, DE 19966)
14292636* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
14292637* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
14292638* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
14292639* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
14292640* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
14292646* +Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
TOTALS: 1, * 21, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

CHAD JAMES JULIUS on behalf of Debtor Mandy Joyce Harshberger cjulius@ljacobsonlaw.com,
creed@ljacobsonlaw.com
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
KEVIN G. MCDONALD on behalf of Creditor USAA Federal Savings Bank bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Mandy Joyce Harshberger
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8049**
EIN ---_____
Social Security number or ITIN _____
EIN ---_____
EIN ---_____
EIN ---_____

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-11743-mdc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mandy Joyce Harshberger

7/11/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.